

REMARKS

The Examiner has required restriction under 35 U.S.C. § 121 between claims 21-41 drawn to a system for distributing spending vehicles comprising a tax refund or payment from a governmental entity classified in class 705, subclass 31 (Invention I) and claims 42-50 drawn to a method for allocating a payment to a spending vehicle comprising purchasing a plurality of spending vehicles for a lump sum payment from a sponsor of the spending vehicles, classified in class 705, subclass 14. (Invention II).

Applicant hereby elects Invention I covered by Claims 21-40, inclusive, for examination. Applicants' election is made without prejudice with respect to the remaining claims. Applicant respectfully requests that the Examiner issue an action on the merits of claims 21-40.

Respectfully submitted,

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